

The PRESIDING OFFICER. There are no available amendment slots at this time.

Mr. COBURN. Further in my parliamentary inquiry, if there were amendments available, could they be filed on this bill?

Mr. REID. I am sorry, I could not hear my friend.

Mr. COBURN. If, in fact, amendments were available, could amendments be filed to this bill and made pending?

I will restate my inquiry to the Chair. Is it, in fact, a fact that because of the filling of the tree by the majority leader, the opportunity to amend the bill before us will be limited?

The PRESIDING OFFICER. The Senator is correct.

Mr. COBURN. Thank you.

I do not object.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

Mr. REID. Mr. President, this may surprise everyone, but tomorrow is the shortest day of the year, December 21. We start longer days after that.

The PRESIDING OFFICER. The Republican leader is recognized.

Mr. MCCONNELL. Mr. President, I just want to take this opportunity to thank the clerks. I know it has been a challenging experience to have to read for the last 7 or 8 hours, but I just wanted to thank them for their good work and good spirits in the holiday season; and for those who substituted during the process, I hope you will extend to them our thanks as well.

The PRESIDING OFFICER. The majority leader is recognized.

Mr. REID. Mr. President, it is very nice of the Republican leader to recognize them. I join in his remarks, and not only the reading, but the long, long hours they have had to bear over the last several weeks.

The PRESIDING OFFICER. The Senator from Illinois.

Mr. DURBIN. Mr. President, I do not see the Senator from Michigan on the Senate floor. I hope she will not be upset if I go first. I had spoken to her earlier about a 10-minute statement, and she is to have a 10-minute statement, as well, relative to this managers' amendment.

We just spent the last 7½ or 8 hours having the clerks dutifully read this 383-page amendment. During that period of time, many of us have had a chance to read it ourselves. We have had staff explain it to us, and for those who are wondering what has happened, we can tell them the following.

Originally, we offered this bill—2,074 pages—on health care reform. It was offered by Senator REID, after a merger of the bills created by the Health, Education, Labor, and Pensions Committee as well as the Finance Committee. Then an effort was made to perfect this bill and address some other provisions that were not included. That effort was underway for a lengthy period of time because the Congressional Budget Office had to look at each suggestion to

see whether it had an impact on the cost of the bill or the goal of the bill, which is to make health insurance more affordable.

Finally, the Congressional Budget Office has given its report—not in its entirety—but at least its preliminary report, and the news is very encouraging. Many of my colleagues come to the floor—the Senator from Oklahoma, who will speak after Senator STABENOW and I—and talked about our Nation's deficit. It is appropriate that issue be raised and taken seriously.

But I hope the Senator from Oklahoma and others who raise that issue will acknowledge something; this health care reform bill, as amended, is the greatest deficit reduction bill in the history of the United States. We have now been told by the Congressional Budget Office this bill will not only reduce our deficit over the next 10 years by over \$130 billion, but in the following 10 years, their new calculation is it will reduce the deficit of the United States up to \$1.3 trillion. How does it achieve this? It achieves this by achieving the goal of this bill: to bring down the increase in costs in health care.

The Congressional Budget Office tells us—and this is an independent group that looks at these things—we are achieving our goal to start bringing down the cost of health care in America. For those who will come to the floor and make speeches about our deficit and debt, please give credit where it is due. This bill will do more to reduce the deficit than anything ever proposed in Congress.

The second thing I wish to say is the basics of this bill remain. At the end of the day, 94 percent of the people in America will have health insurance, the highest percentage insured in our history. Thirty-one million uninsured Americans will have health insurance because of this legislation.

In addition to bringing down the costs of medical care and health insurance, in addition to extending the protection of insurance to over 30 million Americans currently uninsured, this bill will also provide protections to individuals against discrimination by health insurance companies. The new amendment which has been introduced today goes even further than the original bill. I think it will be a source of great consolation to many families across America to know this new amendment will say, in a very brief period of time, that every child under the age of 18 will be entitled to health insurance regardless of preexisting conditions. That is an amazing statement. It is an incredible statement. It says we are going to move forward quickly on this protection of the bill to eliminate the discrimination against people because of preexisting conditions and we will start with those under the age of 18 and do it in short order. That, to me, is a dramatic change.

Then, it says health insurance companies are now going to have to assert

that the premiums collected are actually used to pay medical expenses. We will require of them that the medical loss ratio of certain companies be 80 percent and others up to 85 percent, which means the money collected in premiums—that money, up to 85 percent—has to be spent on actual medical expenses. That reduces the amount of money for these health insurance companies to spend on advertising, on salaries, on bonuses, on clerical help to deny claims. It says: Focus the money on helping people or rebate the money to those who pay the premiums.

In addition to that, this bill is going to make certain, with this new amendment, that patient health insurers have to abide by patient protections; for example, that protect an individual's right to choose their own doctor; also, ensuring access to needed care and guaranteeing an opportunity to appeal any denial of coverage. This bill, with its new amendment, is going to offer alternatives that aren't available today. I look at all these things in the bill, and I think of the profound impact some of them will have.

One of the provisions in this bill is going to dramatically expand community health centers across America. Senator BERNIE SANDERS of Vermont has been credited with being the leader on this, and he should be. He has done an extraordinary job. What a legacy he will leave and this bill will create: 10,000 more clinics and health care centers across America providing primary care in towns large and small. Rural and underserved communities will have opportunities tomorrow they don't have today because of this.

In addition to these things, this bill expands the small business health care affordability tax credit. I am not going to go into depth on this because Senator STABENOW from Michigan has been our leader on that, and she will tell you how. To the critics on the other side of the aisle who say this bill raises taxes and doesn't help people: Wait until you hear from Senator STABENOW what this bill does for small businesses. It expands tax credits to small businesses so they can provide health insurance to their employees. What a breakthrough this will be for many businesses that can't afford to do it today.

We also have provisions in here to engage in more direct efforts to try to find ways to reduce medical malpractice and the lawsuits that follow. It is an aggressive effort to find ways to protect victims of medical malpractice and yet reduce any lawsuits which should not be filed to the lowest possible number.

This bill increases access to workplace wellness programs, something all of us believe is the way of the future.

Let me also tell my colleagues that this bill has a provision in it which I have included, and I thank the leadership for accepting, on congenital heart research. This is near and dear to me and my family. The problem we have